AMENDMENTS TO THE CLAIMS

Claims 1-20 (Previously cancelled without prejudice or disclaimer)

21. (Currently Amended) Card reader apparatus for reading and validating information encoded on an identification card, said apparatus comprising:

(a) a local housing terminal having a display, and also having a data input unit including an optical reader for reading [[~~a of~~]] [[an]] identification card having cardholder identity information encoded in at least one bar code symbol, said data input unit further including a credit card reader for reading an identification card having cardholder identity information encoded on a magnetic stripe or a smart card;

(b) a processor system for receiving signals from said data input unit, said processor system comprising:

an I/O interface;

a memory; and

a control circuit connected to said I/O interface and said memory for decoding said signals received from said data input unit in accordance with predetermined control operation parameters in order to recognize said first or second identification cards, and for comparing said identity information with correlated cardholder information stored in an external non-volatile database, the card reader apparatus further comprising a lookup table for storing said predetermined control operation parameters based on card type.

22. (Previously Presented) The card reader apparatus of claim 21, wherein said credit card reader includes a touch screen signature capture component.

23. (Previously Presented) The card reader apparatus of claim 21, wherein said local housing terminal is at least partially portable.

24. (Previously Presented) The card reader apparatus of claim 21, wherein said local housing terminal includes a non-portable stand.

25. (Previously Presented) The card reader apparatus of claim 21, wherein said display includes prompt messages for a user.

26. (Previously Presented) The card reader apparatus of claim 21, wherein said display includes informational messages for a user.

27. (Previously Presented) The card reader apparatus of claim 21, wherein said card type is determined automatically when an identification card is present in a field of view of said optical reader or said credit card reader.

Claim 28 (Previously cancelled without prejudice or disclaimer)

29. (Previously Presented) The card reader apparatus of claim 21 wherein said lookup table comprises control parameters comprising one or more of the following: data location on card, type of signal decoding algorithm, required data on card, signature verification, photograph verification, bar code verification, magnetic stripe verification, smart card verification.

30. (Previously Presented) System for validating information stored or displayed on an identification card associated with a cardholder, comprising:

(a) an integrated card reader apparatus for detecting, decoding and validating cardholder information on the identification card, including a housing having one or more data input units capable of detecting and reading different types of information pertaining to a cardholder of a valid identification card formatted as encoded data stored or displayed on one or more identification cards, and further including a display for giving user prompts and for displaying transactional information;

(b) a processor system including an I/O interface, a memory, and a control circuit for receiving and decoding signals from said data input unit in accordance with predetermined control operation parameters correlated with one or more types of identification cards;

(c) an external database accessible to said processor system in order for said control circuit to compare cardholder information encoded on said one or more types of identification cards with correlated cardholder information stored in said external database; and

(d) wherein said integrated card reader apparatus includes an optical reader for reading a bar code symbol formatted on a first identification card, and a credit card reader for reading digital data formatted on a second identification card.

31. (Previously Presented) The system of claim 30, wherein said integrated card reader apparatus further comprises one or more of the following data input readers: OCR reader, magnetic stripe reader, 1D and 2D bar code readers, RF tag reader, smart card reader, photograph reader, signature reader, image symbol reader.

32. (Previously Presented) The system of claim 30, which includes multiple card readers located at different locations having access to said external database.

33. (Previously Presented) The system of claim 32, wherein said multiple card readers have access to said external database via one or more of the following: Internet, wireless, Ethernet network, wired.

34. (Previously Presented) The system of claim 30, wherein said cardholder information comprises name, address, or other related name field data parsed from the encoded data on said one or more identification cards for comparison with correlated cardholder information stored in said external database.

Claims 35-39 (Previously cancelled without prejudice or disclaimer)

40. (Previously Presented) A system for processing information encoded on an identification card, said system comprising:

(a) a local transaction terminal having data input apparatus capable of reading information from a cardholder identification card, said transaction terminal including a display monitor for displaying selected transactional information, a first card reader for reading data of a first identification card, and a second card reader for reading data of a second identification card;

(b) an external database connected with said display monitor and said first card reader through an I/O interface, said external database having non-volatile memory for storing identifying information correlated with individual cardholders; and

(c) a processor system having a control circuit for processing data signals from said first card reader and from said second card reader in order to verify the validity of said first identification card and to make a comparison match with identifying information stored in said external database.

41. (Previously Presented) The system of claim 40, wherein said first card reader is an optical reader for reading a bar code symbol formatted on said first identification card.

42. (Previously Presented) The system of claim 40, wherein said second card reader is a credit card reader for reading digital data encoded on said second identification card.

43. (Previously Presented) The system of claim 42, wherein said second card reader detects and reads digital data encoded on a magnetic stripe card.

44. (Previously Presented) The system of claim 40, wherein said display monitor provides a card-type prompt to a user, and also displays transactional information to the user.

Claims 45 & 46 (Previously cancelled without prejudice or disclaimer)

47. (Previously Presented) The system of claim 40, which further comprises a touch screen signature capture module.

48. (Previously Presented) A card reader for processing a card having encoded thereon, in decodable form, information identifying a card holder of said card, said card reader comprising:

(a) a housing;

(b) a display disposed on said housing;

(c) a control circuit;

(d) a memory in communication with said control circuit; and

(e) a card reading unit incorporated in said housing reading said information of said card that encodes information identifying a card holder of said card, said card reading unit being coupled to said control circuit,

(f) wherein said card reader is configured to sense a level of degradation of said card, and

(g) wherein said card reader is further configured to display indicia on said display in a manner that varies depending upon a determined level of degradation of said card.

49. (Previously Presented) The card reader of claim 48. wherein said card reading unit includes a bar code reader.

50. (Currently Amended) The card reader of claim 48, wherein said card reading unit includes an imaging assembly[[.]]

51. (Currently Amended) The card reader of claim 48, wherein <u>said</u> card reader includes a tray for holding said card.

52. (Previously Presented) The card reader of claim 48, wherein said memory includes a lookup table correlating card type with operating parameters of said reader,

wherein said control circuit reads data of said lookup table so that operating parameters of said reader vary depending upon card type of said card.

53. (Previously Presented) The card reader of claim 48, wherein said card reading unit is provided by an imaging assembly, and wherein said card reader is configured to sense a level of degradation of said card by processing of image data.

54. (Previously Presented) The card reader of claim 48, wherein said card reading unit is provided by a bar code reader, wherein said card reader is configured to determine a level of degradation of said card by determining a level of error correction of a bar code symbol.

55. (Previously Presented) The card reader of claim 48, wherein said card reader includes a slot for receiving a card.

56. (Previously Presented) The card reader of claim 48, wherein said housing is a hand held housing.

57. (Previously Presented) The card reader of claim 48, wherein said control circuit and said memory are disposed within said housing.

58. (Previously Presented) A card reader capable of processing a card carrying identification information and having at least one decodable dataform, said card reader comprising:

(a) a housing;

(b) a display disposed on said housing;

(c) a memory;

(d) an imaging assembly including a two dimensional image sensor, said imaging assembly having an imaging axis that extends outwardly from said housing; and

(e) a control circuit in communication with said memory, wherein said control circuit is in communication with a lookup table, said lookup table correlating a type of

card with one or more operating parameters of said card reader, each of said one or more operating parameters effecting image data captured by said card reader utilizing said imaging assembly,

(f) wherein said control circuit is configured to (i) capture image data corresponding to said card utilizing said imaging assembly; (ii) process said captured image data to determine a card type; and (iii) through table lookup utilizing said lookup table, set one or more of said operating parameters of said card reader effecting image data captured by said card reader.

59. (Previously Presented) The card reader of claim 58, wherein said one or more operating parameters are selected from the group consisting of threshold value, focal length, gain, exposure and illumination level.

60. (Previously Presented) The card reader of claim 58, wherein said one or more operating parameters are at least two parameters selected from the group consisting of threshold value, focal length, gain, exposure and illumination level.

61. (Previously Presented) The card reader of claim 58, wherein said at least one operating parameter includes a threshold value.

62. (Previously Presented) The card reader of claim 58, wherein said at least one operating parameter includes a focal length.

63. (Previously Presented) The card reader of claim 58, wherein said at least one operating parameter includes an exposure.

64. (Previously Presented) The card reader of claim 58, wherein said at least one operating parameter includes an illumination level.

65. (Previously Presented) The card reader of claim 58, wherein said control circuit in processing said card to determine card type processes a symbol represented in said captured image data.

66. (Previously Presented) The card reader of claim 58, further comprises a credit card reader for reading information from credit cards.

67. (Previously Presented) The card reader of claim 58, wherein said housing is hand held.

68. (Previously Presented) A card reader capable of processing a card carrying identification information and having at least one decodable dataform, said card reader comprising:

(a) a housing;

(b) a display disposed on said housing;

(c) a memory;

(d) an imaging assembly including a two dimensional image sensor, said imaging assembly having an imaging axis that extends outwardly from said housing; and

(e) a control circuit in communication with said memory, wherein said control circuit is in communication with a lookup table, said lookup table correlating a type of card with decodable data form types present with each card type,

(f) wherein said control circuit is configured to (i) capture image data corresponding to said card; (ii) process said captured image data to determine a card type; (iii) executes a table lookup utilizing said lookup table (iv) activates a first set of decoding algorithms in response to said table lookup if said control circuit determines that said card is of a first type; and (v) activates a second set of decoding algorithms in response to said table lookup if said control circuit determines that said card is of a second type.

69. (Previously Presented) The card reader of claim 68, wherein said housing is hand held.

70. (Previously Presented) The card reader of claim 68, further comprises a credit card reader for reading information from credit cards.

71. (Previously Presented) The card reader of claim 68, wherein said control circuit in determining said card type processes a symbol represented in said image data.

72. (Previously Presented) The card reader apparatus of claim 21, wherein said optical reader for reading said first identification card includes a two dimensional image sensor, wherein said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card.

73. (Previously Presented) The system of claim 30, wherein said optical reader for reading said first identification card includes a two dimensional image sensor, wherein said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card.

74. (Previously Presented) The system of claim 40, wherein said reader for reading said first identification card includes a two dimensional image sensor, wherein said control circuit is in communication with said two dimensional image sensor, and wherein said control circuit is configured to capture image data representing a two dimensional area of said identification card.

75. (Previously Presented) A method comprising the steps of:

(a) providing a card reader capable of detecting a card degradation status of a card that has a corresponding cardholder;

(b) detecting card degradation status of said card using said card reader capable of detecting card degradation status;

(c) communicating said detected card degradation status detected at stem (b) to a remote processor system; and

(d) sending a notice or a new card to said card holder if data of said remote processor system indicates that a card degradation status of said card has exceeded a predetermined level.

76. (Previously Presented) The method of claim 75, wherein said card carries a bar code symbol.

77. (Previously Presented) The method of claim 75, wherein said card is a driver's license.

78. (Previously Presented) The method of claim 75, wherein said detecting step (b) includes the step of processing an image representation.

79. (Previously Presented) The method of claim 75, wherein said providing step includes the step of providing a card reader having an RF tag reader.

80. (Previously Presented) The method of claim 75, wherein said providing step includes the step of providing a hand held reader having a display.

81. (New) A card reader for processing a card having encoded thereon, in decodable form, information identifying a card holder of said card, said card reader comprising:

(a) a housing;

(b) a display disposed on said housing;

(c) a control circuit;

(d) a memory in communication with said control circuit; and

(e) a card reading unit incorporated in said housing reading said information of said card that encodes information identifying a card holder of said card, said card reading unit being coupled to said control circuit,

(f) wherein said card reader is configured to sense a level of degradation of said card and to send information indicating a level of degradation of a card to said remote processor system, and

(g) wherein said remote processor system is configured so that said remote processor system, responsively to receipt of said information issues a communication resulting in a notice or a new card being sent to a cardholder if data of said remote processor system indicates that a card degradation status of said card has exceeded a predetermined level.

82. (New) The card reader of claim 81, wherein said card reading unit includes a bar code reader.

83. (New) The card reader of claim 81, wherein said card reading unit includes an imaging assembly.

84. (New) The card reader of claim 81, wherein said card reading unit is provided by an imaging assembly, and wherein said card reader is configured to sense a level of degradation of said card by processing of image data.

85. (New) The card reader of claim 81, wherein said card reading unit is provided by a bar code reader, wherein said card reader is configured to determine a level of degradation of said card by determining a level of error correction of a bar code symbol.

86. (New) The card reader of claim 81, wherein said card reader includes a slot for receiving a card.

87. (New) The card reader of claim 81, wherein said housing is a hand held housing.

88. (New) The card reader of claim 81, wherein said control circuit and said memory are disposed within said housing.